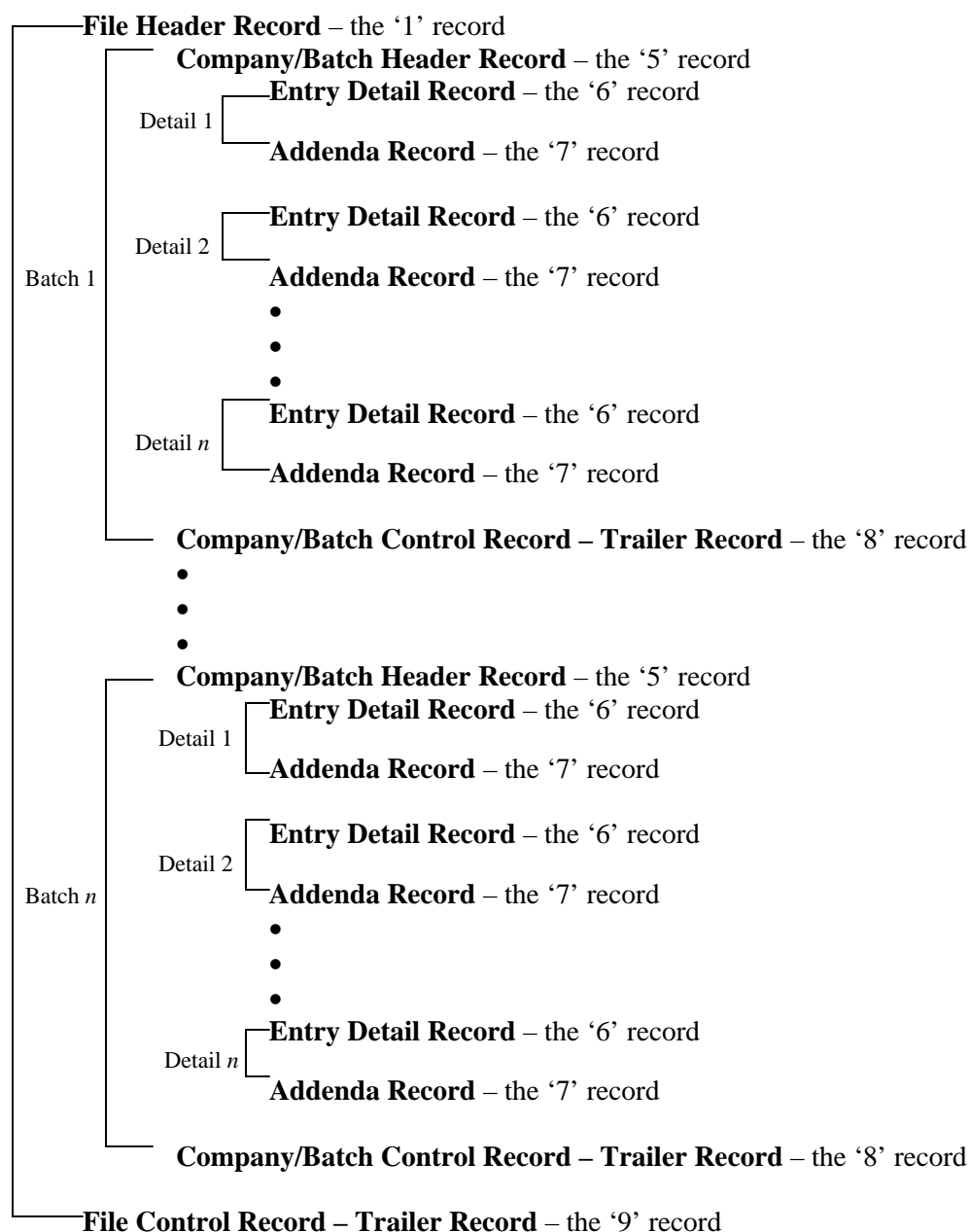


South Dakota Division of Child Support – Electronic Funds Transfer ACH (Automated Clearing House) File Structure – CCD+ Format

Before sending Child Support payments by way of Electronic Funds Transfer (EFT), you will be required to send a prenote file. A prenote file is a file used to send notification to the receiving Depository Financial Institution (DFI) of the ACH file that you intend to send payments to them via EFT. A prenote file is a standard ACH file (defined on the following pages) with **zero dollar** transaction amounts (field 6 in the Entry Detail record). The transaction code (field 2 in the Entry Detail record) must be **'23'** for prenote files. You will need to contact your financial institution to set up the procedures for the physical transfer of the ACH file to your financial institution.

The structure for CCD+ formatted files is as follows:



Each record is 94-bytes long. All *Alphanumeric* fields are right justified, space filled. All *Numeric* fields are left justified, zero filled. Attached is a “data dictionary” of each individual record type for informational purposes.

File Header Record – The ‘1’ record

** 94 positions

Field Num	Description	Type	Value	Positions	Size
1	Record Type	Numeric	‘1’	01-01	1
2	Priority Code	Numeric	‘01’	02-03	2
3	Immediate Destination – the number of the financial institution handling your ACH activity	Alphanumeric	Talk to your ACH financial institution	04-13	10
4	Immediate Origin – your federal tax id or unique assigned identifier	Alphanumeric	Talk to your ACH financial institution	14-23	10
5	Your system generated file creation date	Date – YYMMDD	Date – YYMMDD	24-29	6
6	Your system generated file creation time	Time – HHMM	Time – HHMM	30-33	4
7	File Id Modifier – a sequence number if you should send more than one file out a day. This makes the file unique.	Upper Case – A-Z or Numeric 0-9	A letter or number. Increment 1 for each file sent that day	34-34	1
8	Record Size	Numeric	‘094’	35-37	3
9	Blocking Factor	Numeric	‘10’	38-39	2
10	Format Code	Numeric	‘1’	40-40	1
11	Immediate Destination Name – the name of your ACH financial institution	Alphanumeric	Talk to your ACH financial institution	41-63	23
12	Immediate Origin Name – the name of your company	Alphanumeric	The name of your company.	64-86	23
13	Reference Code	Alphanumeric	‘ <u>bbbbbb</u> ’	87-94	8

b = space

Company/Batch Header Record – The ‘5’ Record

** 94 positions

Field Num	Description	Type	Value	Positions	Size
1	Record Type	Numeric	‘5’	01-01	1
2	Service Class Code 200 = Mixed Debits & Credits 220 = Credit Only	Numeric	‘200’ or ‘220’	02-04	3
3	Company Name – whoever sent this batch	Alphanumeric	The name of your company	05-20	16
4	Company Discretionary Data – Optional	Alphanumeric	Blanks or whatever you’d like	21-40	20
5	Company Identification – your federal tax id or a unique assigned identifier	Alphanumeric	Your Fed Tax Id or unique assigned identifier	41-50	10
6	Standard Entry Class Code	Alphanumeric	‘CCD’	51-53	3
7	Company Entry Description	Alphanumeric	A description of the type of payments, such as ‘CS Payment’ for Child Support Payment	54-63	10
8	Company Descriptive Date – Optional	Alphanumeric	A description date that will be useful to the originator or blanks	64-69	6
9	Effective Entry Date – the date the originator intends to have the money deposited into the account of the receiver	Date – YYMMDD	Date – YYMMDD you believe our account will be credited	70-75	6
10	Settlement Date	Alphanumeric	Blanks	76-78	3
11	Originator Status Code	Numeric	‘1’	79-79	1
12	Originating DFI Identification	Numeric	Your financial institution’s Banking and Transit Number	80-87	8
13	Batch Number	Numeric	For the first batch ‘0000001’. If there is two batches, (usually there is only one batch) ‘0000002’, etc.	88-94	7

Entry Detail Record – The ‘6’ Record

** 94 positions

Field Num	Description	Type	Value	Positions	Size
1	Record Type	Numeric	‘6’	01-01	1
2	Transaction Code ‘22’ = credit to checking account ‘27’ = debit to checking account ‘23’ = prenote file	Numeric	‘22’	02-03	2
3	Receiving DFI Identification (ABA Route Number)	Numeric	‘09140859’	04-11	8
4	Check Digit	Numeric	‘8’	12-12	1
5	DFI Account Number	Alphanumeric	‘7771701269763’	13-29	17
6	Amount for this transaction	Numeric Dollar Amount – Decimal Implied - \$\$\$\$\$\$\$\$\$cc	The amount of the individual employee’s child support payment deducted from paycheck.	30-39	10
7	Identification number of payment	Alphanumeric	Blanks or whatever the originator could find useful.	40-54	15
8	Receiving Company Name	Alphanumeric	‘SD DCS’	55-76	22
9	Discretionary Data – Optional	Alphanumeric	Blanks or whatever the originator could find useful.	77-78	2
10	Addenda Record Indicator	Numeric	‘1’	79-79	1
11	Trace Number – Sequence number to keep track of the transaction	Numeric	‘0000000000000000’	80-94	15

Addenda Record – The ‘7’ Record

** 94 positions

Field Num	Description	Type	Value	Positions	Size
1	Record Type	Numeric	‘7’	01-01	1
2	Addenda Type Code	Numeric	‘05’	02-03	2
3	Payment Related Information	Alphanumeric	See Payment Related Information on following pages	04-83	80
4	Addenda Sequence Number	Numeric	‘0001’	84-87	4
5	Entry Detail Sequence Number	Numeric	The last 7 digits of field 11 (Trace Number) from the 6 (Entry Detail) record.	88-94	7

Payment Related Information – This is a * delimited record with a maximum length of 80. Some fields are optional.

** 80 positions

Field Num	Description	Type	Value	Size
1	Segment Identifier	Alphanumeric	'DED'	3
	Separator	Alphanumeric	'**'	
2	Application Identifier For employers = 'CS'	Alphanumeric	'CS'	2
	Separator	Alphanumeric	'**'	
3	Case Identifier – SD case numbers are 10 bytes long. = 9 Numeric + 1 Alpha i.e. 201234560A Other states may vary.	Alphanumeric	Your employees South Dakota Child Support case number	1/20
	Separator	Alphanumeric	'**'	
4	Pay Date – Date of Income Withholding	Date	YYMMDD	6
	Separator	Alphanumeric	'**'	
5	Payment Amount – same as in type 6 record, field 6	Numeric Dollar Amount – Decimal Implied - \$\$\$\$\$\$cc	The amount of the individual employee's child support payment deducted from paycheck.	1/10
	Separator	Alphanumeric	'**'	
6	Absent Parent SSN	Numeric	Your employee's SSN	9
	Separator	Alphanumeric	'**'	
7	Medical Support Indicator – If your company offers Medical Insurance to its employees.	Alphanumeric	'Y' or 'N' or 'W'	1
	Separator	Alphanumeric	'**'	
8	*Absent Parent Name - <i>Optional</i>	Alphanumeric	Your employee's name	10
	Separator	Alphanumeric	'**'	
9	Receiving States FIPS Code – <i>Optional</i>	Numeric	'46000'	5/7
	Separator	Alphanumeric	'**'	
10	Employment Termination Indicator – <i>Optional</i>	Alphanumeric	'Y' or 'N'	1
11	Segment Terminator	Alphanumeric	'\'	1

* Note: the employees name is formatted as the first 7 digits in the last name followed by the first 3 digits in the first name. If the last name is shorter than 7 digits, use a comma (,) to separate the last name from the first name. See examples below:

Patrick Johnson ----- JOHNSONPAT
 Patrick Anderson ----- ANDERSOPAT
 Pat Kat ----- KAT,PAT

Optional fields that are not used should be displayed as null values. Therefore, when you display a null value between two asterisks, the result is 2 consecutive asterisks (**). For example, if the name of the Absent Parent was not available, the payment related information would look like the following:

DED*CS*122233333A*960713*10000*444444444*N**46000*N\

where the 2 consecutive asterisks (**) indicate a null value in the 8th field. If the Absent Parent name and the Fips Code was unavailable, the payment related information would look like the following:

DED*CS*122233333A*960713*10000*444444444*N***N\

where the 3 consecutive asterisks (***) indicate a null value in the 8th and 9th fields. If the Employment Termination Indicator is left out, denote this by using the segment terminator (\) since it is the last field. The asterisk is only used to separate fields. Therefore, if there are no more fields to be displayed, simply terminate the segment (\). Then, the payment related information would look like the following:

DED*CS*123456789A*960731*15000*123456789*Y*ALEXANDBOB*46000\

Similarly, if the last 2 or 3 optional fields are not being used, simply terminate the segment (\).

DED*CS*123456789A*960731*15000*123456789*Y\

← Last 3 Optional fields not used.

DED*CS*123456789A*960731*15000*123456789*Y*ALEXANDBOB\

← Last 2 Optional fields not used.

Company/Batch Control Record – The ‘8’ Record

** 94 positions

Field Num	Description	Type	Value	Positions	Size
1	Record Type	Numeric	‘8’	01-01	1
2	Service Class Code – same as the 5 record	Numeric	‘200’ or ‘220’	02-04	3
3	Entry/Addenda Count	Numeric	Count the total number of Entry Detail and Addenda records in this batch.	05-10	6
4	Entry Hash	Numeric – If overflow occurs, drop leading digits.	The sum of field 3 (Receiving DFI) from all type 6 (Entry Detail) records. Right justified.	11-20	10
5	Total Debit Entry Dollar Amount – should be 0 because you will only be crediting our account, not debiting	Numeric Dollar Amount – Decimal Implied \$\$\$\$\$\$\$\$\$cc	The sum of all amounts from field 6 (Amount) from the type 6 (Entry/Detail) record where field 2 from the type 6 record is a ‘27’.	21-32	12
6	Total Credit Entry Dollar Amount	Numeric Dollar Amount – Decimal Implied \$\$\$\$\$\$\$\$\$cc	The sum of all amounts from field 6 (Amount) from the type 6 (Entry/Detail) record where field 2 from the type 6 record is a ‘22’.	33-44	12
7	Company Identification – field 5 of the type 5 record	Alphanumeric	Your Fed Tax Id or unique assigned identifier	45-54	10
8	Message Authentication Code	Alphanumeric	Blanks	55-73	19
9	Reserved	Alphanumeric	Blanks	74-79	6
10	Originating DFI Identification – field 12 of type 5 record	Numeric	Your financial institution Banking and Transit Number	80-87	8
11	Batch Number – same as corresponding 5 record, field 13	Numeric	For the first batch ‘0000001’	88-94	7

File Control Record – The ‘9’ Record

** 94 positions

Field Num	Description	Type	Value	Positions	Size
1	Record Type	Numeric	‘9’	01-01	1
2	Batch Count	Numeric	Count the total number of type 5 (Company Batch Header Records)	02-07	6
3	Block Count	Numeric	Count the total number of records of all types; File, Company Batch, Detail, and Addenda. Then, divide by 10 and round up to nearest integer.	08-13	6
4	Entry/Addenda Count	Numeric	Count the total number of Entry Detail and Addenda records in the whole file.	14-21	8
5	Entry Hash	Numeric – If overflow occurs, drop leading digits	The sum of field 4 (Entry Hash) from all type 8 (Company Batch Control) records. Right justified.	22-31	10
6	Total Debit Entry Dollar Amount in File	Numeric Dollar Amount – Decimal Implied - \$\$\$\$\$\$\$\$cc	The sum of field 5 (Total Debit Entry Dollar Amount) from all type 8 (Company Batch Control) records.	32-43	12
7	Total Credit Entry Dollar Amount in File	Numeric Dollar Amount – Decimal Implied - \$\$\$\$\$\$\$\$cc	The sum of field 6 (Total Credit Entry Dollar Amount) from all type 8 (Company Batch Control) records.	44-55	1
8	Reserved	Alphanumeric	‘ <u>bbb</u>’ – 39 blanks	56-94	39

b = space